

Information to identify the case:

Debtor 1	<u>Arthur Stanley Engel</u>	Social Security number or ITIN	xxx-xx-1021
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ronnie Judith Engel</u>	Social Security number or ITIN	xxx-xx-0973
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-18400-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arthur Stanley Engel

Ronnie Judith Engel

7/1/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Arthur Stanley Engel
Ronnie Judith Engel
Debtors

Case No. 16-18400-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 01, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Arthur Stanley Engel, Ronnie Judith Engel, 31 Chelsea Road, Jackson, NJ 08527-2645
sp	+ Michelle Katz, 2200 W. County Line Road, Jackson, NJ 08527-2277
cr	+ Nationstar Mortgage LLC, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
r	+ ReMax 1st Advantage, 727 Raritan Road, Clark, NJ 07066-2229
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
r	+ Weichert Realtors-Brick, 740 Brick Blvd., Brick, NJ 08723-4104
516149266	+ 1st Data, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614
516149267	+ A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
516149269	+ C&M Shade Corp, 53 Dwight Place, Fairfield, NJ 07004-3311
516248399	+ C&M Shade Corp., c/o Kessler Law, LLC, 354 Eisenhower Parkway, Plaza I, Suite 2250, Livingston, NJ 07039-1056
517851937	+ CitiMortgage, Inc., c/o Cenlar, FSB, 425 Phillips Blvd., Ewing NJ 08618-1430
517851938	+ CitiMortgage, Inc., c/o Cenlar, FSB, 425 Phillips Blvd., Ewing NJ, 08618, CitiMortgage, Inc. c/o Cenlar, FSB 08618-1430
516246129	+ Congregation Ahavat Olam, c/o Kathleen R. Wall, Esq., 2640 Highway 70, Ste. 9A, PO Box A, Manasquan, NJ 08736-0631
516149272	+ John & Sally Tully, 5 Coventry Court, Jackson, NJ 08527-3300
516149273	+ Kathleen Wall, 2640 Highway 70, Po Box A, Manasquan, NJ 08736-0631
516149274	+ Kessler Law LLC, 354 Eisenhower Parkway, Plaza 1 Suite 2250, Livingston, NJ 07039-1056
517385405	+ NATIONSTAR MORTGAGE LLC, 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019-4620
517385406	+ NATIONSTAR MORTGAGE LLC, 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019, NATIONSTAR MORTGAGE LLC, 8950 CYPRESS WATERS BLVD COPPELL, TX 75019-4620
516194603	+ National Funding, Inc., c/o Szabo Associates, Inc., 3355 Lenox Rd. NE, Suite 945, Atlanta, GA 30326-1357
516149278	+ Payment Remittance Center/Wells Fargo, PO Box 51174, Los Angeles, CA 90051-5474
516149279	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of the Treasury, Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187
516149280	+ Tom Glen Inc., 1306 South Roller Road, Ocean, NJ 07712-3904
516246133	+ Tom Glen Inc., c/o Kathleen R. Wall, Esq., 2640 Highway 70, Ste. 9A, PO Box A, Manasquan, NJ 08736-0631
516179413	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 01 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 01 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516160854	EDI: AIS.COM	Jul 02 2021 00:28:00	American InfoSource LP as agent for, First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838
516149268	EDI: BANKAMER.COM	Jul 02 2021 00:28:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998
516355501	EDI: BL-BECKET.COM	Jul 02 2021 00:28:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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516375046	EDI: CITICORP.COM	Jul 02 2021 00:28:00	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
516375311	EDI: CITICORP.COM	Jul 02 2021 00:28:00	CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
516149270	+ EDI: CITICORP.COM	Jul 02 2021 00:28:00	Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
516149276	EDI: CITICORP.COM	Jul 02 2021 00:28:00	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040
516375881	EDI: Q3G.COM	Jul 02 2021 00:28:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516181726	EDI: IRS.COM	Jul 02 2021 00:28:00	Dept. of the Treasury, Internal Revenue Service, PO Box 7346, Phila, PA 19101-7346
516149275	+ Email/Text: PBNCNotifications@perituservices.com	Jul 01 2021 20:35:00	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516149277	+ Email/Text: jduty@nationalfunding.com	Jul 01 2021 20:37:00	National Funding , Inc., 9820 Towne Centre Drive, Suite 200, San Diego, CA 92121-1944
516149282	EDI: TFSR.COM	Jul 02 2021 00:28:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516149281	+ EDI: TFSR.COM	Jul 02 2021 00:28:00	Toyota Financial Service, Po Box 4102, Carol Stream, IL 60197-4102
516241431	+ EDI: WFFC.COM	Jul 02 2021 00:28:00	WELLS FARGO BANK N.A., PO BOX 29482, PHOENIX AZ 85038-9482
516149283	+ EDI: WFFC.COM	Jul 02 2021 00:28:00	Wells Fargo, PO Box 6000, Fort Mill, SC 29716-1930
516275496	EDI: WFFC.COM	Jul 02 2021 00:28:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
516645282	EDI: WFFC.COM	Jul 02 2021 00:28:00	Wells Fargo Bank, N.A., as servicer, Default Document Processing, 1000 Blue Gentian Road, MAC# N9286-01Y, Eagan, MN 55121-7700
516383146	+ EDI: WFFC.COM	Jul 02 2021 00:28:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
517263168	+ EDI: WFFC.COM	Jul 02 2021 00:28:00	Wells Fargo Payment Remittance Center, PO Box 51174, Los Angeles, CA 90051-5474
516149284	+ EDI: WFFC.COM	Jul 02 2021 00:28:00	Wf Crd Svc, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517207332	*	CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
516149271	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
516296213	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-3

User: admin

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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
Michael Frederick Dingerdissen	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com
William H. Oliver, Jr.	on behalf of Joint Debtor Ronnie Judith Engel courtdocs@oliverandlegg.com R59915@notify.bestcase.com
William H. Oliver, Jr.	on behalf of Debtor Arthur Stanley Engel courtdocs@oliverandlegg.com R59915@notify.bestcase.com
William M. E. Powers, III	on behalf of Creditor CitiMortgage Inc. ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor CitiMortgage Inc. ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor CitiMortgage Inc. ecf@powerskirm.com

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